

**IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MINNESOTA**

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West Bend Mutual Insurance Company,

Plaintiff,

vs.

Laurie Gregor, N.M. by Crystal and  
Brendan McNally, Crystal McNally, in her  
individual capacity, and Brendan McNally,  
in his individual capacity,

Defendants,

And

Crystal McNally and Brendan McNally,  
individually and on behalf of their minor  
child, NM,

Third Party Plaintiffs,

vs.

West Bend Mutual Insurance Company,

Third Party Defendant.

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Defendants Crystal McNally and Brendan McNally (hereinafter "the  
McNally Defendants), for themselves individually and on behalf of N.M, for their

Answer state as follows:

**ANSWER**

1. The allegations of the Complaint for Declaratory Relief are denied except as to those allegations specifically admitted below.

indemnify Laurie Gregor in the amount of the policy limits of one million dollars for this occurrence.

3. With respect to the Counterclaim of the Third Party Plaintiffs, a judgment for the Third Party Plaintiffs against Third Party Defendant West Bend Mutual Insurance Company in the amount of one million dollars (\$1,000,000).

4. An Order for Judgment providing costs, disbursements, and such other relief as the Court deems just.

McELLISTREM, FARGIONE,  
LANDY, RORVIG & EKEN, P.A.

Dated: Oct. 14, 2019

By:

M. Fargione

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